



Investment Property Calculator

INSTRUCTIONS

This calculator is designed to provide a guide to possible financial outcomes of the purchase and rental of an investment property. After entering your values, click once in any result box to calculate or update your results.

ENTER TRANSACTION DETAILS HERE

Purchase Price	<input type="text" value="\$ 160000"/>	Homeowners Insurance	<input type="text" value="\$ 500"/>
Down Payment	<input type="text" value="\$ 32000"/>	Yearly Taxes	<input type="text" value="\$ 1000"/>
Loan Interest Rate	<input type="text" value="4.25"/> %	Monthly expenses/ Maintenance fees	<input type="text" value="\$ 440"/>
Loan Term in Years	<input type="text" value="30"/>		
Monthly Rental	<input type="text" value="\$ 1250"/>		
Rent Increase Yearly	<input type="text" value="4.0"/> %		
Inflation (for ins, taxes, expenses)	<input type="text" value="4.0"/> %	Your Gross Income (for tax calculation)	<input type="text" value="\$ 0"/>
Property Value Growth (real estate appreciation)	<input type="text" value="6.0"/> %		

RESULTS

Loan Amount Monthly Payment

	Year 1	Year 2	Year 3	Year 4	Year 5
INCOME					
Rental Income	15000	15600	16224	16872	17547
EXPENSES					
Insurance	500	520	540	562	584
Taxes	1000	1040	1081	1124	1169
Monthly Expenses/Fees	5280	5491	5710	5939	6176
Total Payments	7548	7548	7548	7548	7548
Total Expenses	14328	14599	14879	15173	15477
CASH FLOW					
Cash Flow	672	1001	1345	1699	2070
TAX DEDUCTION					
Interest Expense	5440	5358	5276	5222	5168
+ Depreciation*	5236	5236	5236	5236	5236
+ Ins, Tax, other expenses	6780	7051	7331	7625	7929
- Rental Income	15000	15600	16224	16872	17547
Total Tax Deduction	2456	2045	1619	1211	786
TAX SAVED**	368	306	242	181	117
NET WORTH					
After Tax Cash Flow	1040	1307	1587	1880	2187
Principal Paid (est)	2108	2190	2272	2326	2380
Property Value	169600	179776	190562	201996	214116
Yearly addition to Net Worth	12748	13673	14645	15640	16687

Assumptions:

* 27.5 yr straight line depreciation, deduction may be limited with high gross income. Depreciation is based on the value of the home without the land. In this calculation we are allocating 10% of the purchase price to the land and the remainder to the residence.
 ** 2001 Federal Filing Status Single (most conservative tax rate) Keep in mind that your tax deduction may also be limited with an adjusted gross income over \$100,000. See



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